

# THE BENEFITS OF A TRADITIONAL FIXED DEFERRED ANNUITY KEEP YOU IN

# S

## SAFETY

The insurer guarantees interest rate for a set period of time thereby providing safety from market volatility. You can be confident about future growth while saving for retirement.

# T

## TAX DEFERRAL

Federal/State taxes on earned interest do not have to be paid until you withdraw the earnings. If you are under age 59½, you may incur a federal/state income tax penalty if you make taxable withdrawals. You should consult your tax advisor for details.

# Y

## YIELD

Provide a return that is equal to or better than other safe money places. As you age, it will be important for you to look for areas where you can earn a good return while preserving your hard-earned principal. Fixed Deferred Annuities are a great answer for you. In addition to a strong base interest rate, some annuities offer other ways to enhance the overall return such as a first year interest rate bonus.

# L

## LIFETIME INCOME

You can receive a guaranteed income stream for life by choosing a lifetime annuity option. You typically do this to cover at least a portion of your essential expenses during retirement. With fewer people having a pension these days, it is up to individuals to create their own "paycheck for life". You can do this by choosing an income annuity or converting (annuitizing) an existing deferred annuity into an income plan.

# E

## ESTATE PLANNING

The accumulated value of an annuity is paid directly to the beneficiary (typically without withdrawal charges) and usually circumvents the expense, delay, and frustration of probate.

**The United States Life Insurance  
Company in the City of New York**

**American General**  
Life Companies

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